Can it be more difficult to know something when there is a great deal at stake?

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Abstract There are a plethora of highly plausible cases, such as DeRose's bank cases, in which our intuition very strongly suggests that it can be more difficult to know something when there is a great deal at stake. Intuitively, though, whether or not an agent knows a proposition *should not* depend on what is at stake for that agent, but rather on such things as the subject's evidence, their justification and the truth or falsity of the object of purported knowledge. This paper attempts to provide a survey of the existing literature on this topic and to provide an assessment of the prospects for a coherent account of the stake-sensitivity of knowledge, assuming that such sensitivity obtains. The author begins with an exposition of DeRose's bank cases, which is followed by arguments for and against the stake-sensitivity of knowledge. After a brief exploration of the experimental literature regarding folk intuitions in cases that purport to demonstrate stake-sensitivity, this paper will consider two accounts of the stake-sensitivity of knowledge—namely epistemic Contextualism and Subject-Sensitive Invariantism (SSI)—examining the benefits and drawbacks of each in turn. The author will argue that SSI is best-placed to account for the stake-sensitivity of knowledge, mostly because of a strong and largely unresolved linguistic objection levied against the very heart of Contextualism.

1 Introduction

Some claim that it *can* be more difficult for a subject to know something when there is a great deal at stake. I will call this view "stake-sensitivity". Proponents of stake-sensitivity often appeal to theories such as Epistemic Contextualism and Subject-Sensitive Invariantism (henceforth "SSI"), each of which provides quite a different

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account of how the stakes affect knowledge. Others argue that the stakes do not affect knowledge. I will begin with a brief look at both sides of the debate before moving on to explore which of these two theories, Contextualism or SSI, is best able to explain the stake-sensitivity of knowledge, assuming that such sensitivity obtains. In my exploration, I will consider objections to the accounts of stake-sensitivity that the theories provide, as well as general objections to the theories themselves. After all, if the theories do not hold well in general then they cannot be used as bases for accounts of stake-sensitivity, no matter how appealing those accounts may be. I will ultimately find that SSI is better placed to account for stake-sensitivity, mostly owing to the existence of a strong and unresolved objection to Contextualism.

2 The debate

The debate amongst philosophers as to whether or not it is more difficult to know something when there is a great deal at stake is far from resolved. Before I go on, I will state a well-accepted and intuitively correct view:

(Intellectualism) Whether or not a subject, S, is in a position to know a proposition, *p*, is determined exclusively by purely truth-relevant dimensions with respect to *p*, such as S's justification for believing that *p*, S's evidence that *p*, and so on.[1]

2.1 It is more difficult to know something when there is a great deal at stake.

Consider the following two cases.

> **Bank case A** Hannah and her wife, Sarah, are driving home on Friday afternoon. They plan to stop at the bank to deposit their paycheques. Driving past the bank, they notice the large queue. It is not important for them to make the deposit immediately, so Hannah suggests that they return in the morning when it will be quieter, to which Sarah responds, "It might be shut. Lots of banks are closed on Saturdays." Hannah replies, "No, I know it'll be open. I was there two Saturdays ago. It's open until midday."

1. Also known as *Purism*, as in Fantl and McGrath (2009, 27–28). Their definition is more complex, as are their purposes.

> **Bank case B** Hannah and Sarah drive to the bank on Friday afternoon, as in Case A, when they notice the long queue. Hannah again suggests coming back in the morning, recounting when prompted her experience of two weeks previous. However, in this case, their house will be repossessed if they make their deposit any later than Saturday morning. Sarah reminds Hannah of this and then says, "Banks sometimes change their hours. Do you know they'll be open tomorrow?" Still as confident as she was before that the bank will be open, Hannah replies, "Well, no. I'll go in and check."[2]

These are Keith DeRose's bank cases. Note that, in both cases, the bank *is* open on Saturday morning.

Stake-sensitivists are often motivated by twin cases like these. They claim that it is obvious that both of the following are true:

(1) In case A, when Hannah says, "I know it'll be open," she is speaking truly.

(2) In case B, when Hannah says that she does not know, she is speaking truly.

There is an apparent contradiction between (1) and (2), which the stake-sensitivist must address. If intellectualism is true, then (1) and (2) cannot both be true, because case A and case B do not differ with respect to truth-directed dimensions. According to intellectualism, Hannah is in a position to know that the bank is open in case A if and only if she is in a position to know in case B.

The view that I have thus far been referring to as stake-sensitivity is really comprised of a variety of different views. One prominent stake-sensitivist view is based on Contextualism, and another on SSI. I'll explain each in turn.

(Epistemic contextualism) The doctrine that the proposition expressed by a knowledge attribution relative to a context is determined in part by the standards of justification salient in that context (Stanley 2005, 119).

Note that this is essentially a linguistic view about the semantic content of the word 'know'. The contextualist holds that the proposition expressed by a knowledge attribution (a statement such as, "Meabh knows that x") varies with the context of attribution, precisely because the meaning of the word 'know' varies with the context of utterance. Consequently, she is committed to a spectral view of knowledge, ranging from knowledge relations with less justification lower down the spectrum (we might call one of these $\text{knows}_{\text{low}}$), to knowledge relations with more justification higher up ($\text{knows}_{\text{high}}$).

2. Adapted from DeRose (1992, 913). The re-assignation of the subjects' names (and sexuality) is taken from Stanley (2005, 3–4).

In DeRose's bank cases, the stake-sensitivist contextualist says that (1) is true, because the absence of high stakes means that the standards of justification salient in the context of Hannah's self-attribution of knowledge are low. Thus, what Hannah is really, *truly* saying is that she knows$_{\text{low}}$ that the bank will be open. Similarly, she can hold that (2) is true because the presence of high stakes in case B results in the standards of justification salient in the context of Hannah's self-attribution being quite high. Thus, what Hannah *truly* says is that she does not knows$_{\text{high}}$. In this way, the contextualist is able to hold without contradiction that (1) and (2) are both true.[3] For the contextualist then, it is more difficult to 'know' something when the stakes are high, because the meaning of 'know' is more demanding in such contexts.[4]

SSI yields a similar result by quite different means. The best way of (perhaps roughly) defining SSI that I have come across makes use of mostly negative claims that sharply distinguish it from Contextualism:

(SSI-a) *Invariantism*. The truth conditions of a knowledge attribution do not vary as the context of attribution varies. In other words, it is impossible for an attribution of knowledge of a fixed proposition to a fixed subject at a fixed time to be true when uttered by one attributor in one context and yet false when uttered by another attributor in another context (as per Brown 2013, 233–34).

(SSI-b) *Impurism*. The varying standards that comprise the truth-conditions of a knowledge attribution include some truth-irrelevant dimensions with respect to p, alongside traditionally epistemic factors.[5]

(SSI-c) *Subject-sensitivity*. The varying standards that comprise the truth-conditions of a knowledge attribution are sensitive to the context occupied by the putative subject of knowledge, rather than the attributor's context (phrasing as per DeRose 2005, 283).

This paper is concerned with those forms of SSI that hold that what is at stake for S over *p* is one of the truth-irrelevant factors that comprise the truth-conditions of attributions of knowledge-that-*p* to S. A stake-sensitive SSI-ist of this sort might argue that it is more difficult to know something when there is a great deal at stake in the way set out below.

For the SSI-ist, (1) is true, simply because the standards that comprise the truth-conditions of Hannah's self-attribution of knowledge are satisfied, given Hannah's context. Crucially, as per the impurism prescribed by a stake-sensitivist (SSI-b), these

3. Note that one is not committed to rejecting Contextualism if one rejects intellectualism. For contextualist impurism, see Lewis (1996).

4. Some contextualists deny that knowledge is sensitive to the stakes, e.g. Schaffer (2006), but this paper will discuss stake-sensitive Contextualism only.

5. This is a denial of intellectualism.

standards include what is at stake for Hannah over the bank's being open on Saturday. In a way, the fact that there is very little at stake in this case is one reason that the truth-conditions of the self-attribution have been satisfied – had the stakes been higher, the standards that comprise these conditions would have been higher, and thus more difficult to satisfy. There remain two somewhat technical (though crucial) points of clarification. Firstly, in accordance with (SSI-c) the stakes for Hannah are a relevant concern here because they are a component of the context occupied by Hannah as the *subject* of the knowledge attribution, not because of their being a component of the context occupied by Hannah as the knowledge attributor.[6] Secondly, if Hannah's self-attribution is true, then all attributions of knowledge-that-the-bank-will-be-open to Hannah are true on this view, no matter who the attributor and no matter the context of the attribution. This comes from the invariantism in (SSI-a), and is closely related to the subject-sensitivity of (SSI-c).

For the SSI-ist, (2) is also true. The SSI-ist denies that the meaning of the word 'know' has changed, arguing instead that the standards that comprise the truth-conditions of Hannah's self-attribution of (non-spectral) knowledge are now higher than they were in case A. This is precisely because, as per (SSI-b), these standards include what is at stake for Hannah over the bank's being open on Saturday and so, despite the traditionally epistemic, truth-directed factors remaining unchanged, the truth-conditions of Hannah's self-attribution are now more stringent. Since Hannah has no more evidence or justification than she did in the first case, the SSI-ist argues that these conditions are simply not met and that Hannah does not know. As in case A, the relevant concern is what is at stake for Hannah as the *subject*, not as the attributor (from (SSI-c)), and any attribution of knowledge to Hannah in case B is false if and only if Hannah's self-attribution is false (from (SSI-a)). Thus, the SSI-ist claims that it can be more difficult to know something when there is a great deal at stake, but in a very different way to the contextualist. Unlike the contextualist, the SSI-ist denies intellectualism by claiming that whether or not a subject, S, stands in the (only, non-spectral) knowledge relation to a proposition, p, is directly determined by such things as traditionally epistemic factors, such as the truth of p, S's evidence and justification for believing p, and so on, plus what is at stake for S over p.

2.2 It is not more difficult to know something when there is a great deal at stake.

This section will focus on general objections to stake-sensitivity. It will include an exposition of a common misconception about DeRose's bank cases and an assessment of

6. In this case, it just so happens that the attributor and the subject are one and the same, but keeping a clear distinction is key. Were the two distinct, SSI would track the context occupied by the subject, not the attributor, as per (SSI-c).

a general objection to stake-sensitivity raised by a number of experimental philosophers.

On a first reading of DeRose's bank cases, one might be tempted to propose that the high stakes in case B only affect Hannah's knowledge v*ia* the effect they have on her belief. Thus, one might argue, it is not really more difficult to know *p* when there is a great deal at stake over *p*, it is just more difficult to maintain one's own belief that *p*. Of course, if one loses their belief that *p*, one may consequently lose their knowledge, but there are plausible cases of knowledge without belief and we frequently have belief without knowledge.[7] Thus, if high stakes only act on knowledge *via* belief, then surely the most we can say is that it is *sometimes* more difficult to know something when there is a great deal at stake.

This account of the effects of the stakes in the bank cases is, however, a mistaken one. Bank case B specifies that Hannah remains *as confident as she was before* that the bank will be open on Saturday; the stakes have not caused her to lose her belief and yet, assuming (2) is true, she has lost her knowledge. Nonetheless, one might object that this is just too odd: if Hannah really still believes that the bank will be open, then going in to check is irrational. Suppose, as a remedy to this oddity, that Hannah instead refuses to go in and check. In this modified case, the stakes have certainly *not* robbed Hannah of her belief and she acts in accordance with that fact in a natural way. However, Hannah's actions seem irresponsible in the extreme. This is surely because Hannah does not know that the bank is open. The stakes seem to have robbed Hannah of her knowledge without affecting her belief. At any rate, the stakes have certainly not acted on her knowledge *via* belief as suggested.

In my previous discussion of the bank cases and of the common misconception concerning them, I implicitly assumed the view that Brown calls 'folk sensitivity', namely that, "folk attributions of knowledge are sensitive to the stakes and/or salience of error" (Brown 2013, 234). This view was the basis of my claim that it is 'obvious' or 'intuitive' that Hannah knows in case A and that she does not know in case B. This assumed weight of intuition did a lot of work in motivating the view that it can be more difficult to know something when there is a great deal at stake. Of course, if folk sensitivity is false, this would impugn stake-sensitivity. A number of experimental philosophers have conducted studies to test folk sensitivity. Below, I will consider the findings of some of these studies, but I will ultimately argue that the results overall are inconclusive.

In a paper of 2010, May et al. presented DeRose's bank cases to folk subjects. They found that, "neither raising the possibility of error nor raising stakes moves most people from attributing knowledge to denying it" (May et al. 2010, 265). Another study from Buckwalter (2010) drew similar conclusions. However, studies conducted by

7. For knowledge without belief see the case of the timid student, Lewis (1996, 555). Note that this is somewhat controversial.

Pinillos (2011) and by Sripada and Stanley (2012) drew the opposite conclusion that their data supported folk sensitivity. Some have tried to argue either for or against folk sensitivity by claiming that the balance of empirical data supports their given view. A comprehensive review of the empirical data is far outside of the scope of this paper but what is clear from the disparities between empirical studies' conclusions is that we can infer nothing of certainty about folk sensitivity. At most, this paper will accept the empirical data as showing that folk sensitivity *might* be false, and thus that some stake-sensitive views *might* be undermined (*alla* Brown), but this is not much of a claim (Brown 2013).

Notwithstanding the above, it would be remiss not to consider the studies that purport to have found that folk sensitivity is false in a little more detail. May et al. conclude that their data points towards the falsity of folk sensitivity, but they do concede that "the raising of the stakes (but not alternatives) does affect the level of *confidence* people have in their attributions of knowledge" (May et al. 2010, 265). This variation in confidence is to my mind indicative of some underlying folk belief that the stakes are in some sense relevant to knowledge. One might argue that, on the contrary, the folk only become less confident because they think (for Gricean reasons) that the new information that they have been provided with *should* in some way be relevant to their attributions of knowledge to Hannah. If this were the case, we would presumably have seen the same phenomenon in the study whenever the folk were presented with new information in the second case, but when relevant alternatives were introduced, folk confidence was undiminished. It thus seems that it is the variation in the stakes that is causing this variation in folk confidence, which rather impugns the claim that this particular set of data points to the complete falsity of folk sensitivity.

In summary, although May et al. conclude that folk sensitivity is false, I believe that elements of their data relating to folk confidence impugn their own conclusions. The folk may not always possess the same *prima facie* intuitions as stake-sensitivists but it seems clear that some basis for epistemic sensitivity to the stakes *does* exist in folk intuitions in May et al.'s subjects. There are a multitude of other studies purporting to disprove folk sensitivity that I have not discussed, but I hope that my examination of May et al.'s data has served to highlight that there is a significant level of uncertainty surrounding folk sensitivity and that even studies that argue against folk sensitivity do not always manage to do so definitively.

3 Contextualism or SSI?

Contextualism and SSI both offer attractive accounts of how it can be more difficult to know something when there is a great deal at stake. In this section, I will consider some merits of and objections to these theories, with some possible defences.

3.1 Contextualism

There is much to be said for Contextualism. Perhaps most importantly, it provides us with a solution to the apparent contradiction between (1) and (2), but it also accommodates our common-sense notion that 'know' means something different in a murder trial than it does in a game of trivial pursuit. It is also ostensibly capable of dealing with the sceptic in a way that accommodates both our fundamentally unshakable belief that we have hands, for instance, and our philosophically unshakable belief that we cannot know for sure.[8] It manages to do all of this without rejecting intellectualism. However, its linguistic nature makes it susceptible both to the charge that it fails to properly engage with the sceptic, and to a strong linguistic objection that will be the focus of this section.[9]

The contextualist claims that the word 'know' exhibits the property of context-sensitivity and gradability (i.e. meaning that occupies a point on a spectrum, as determined by context). Gradable adjectives, such as 'big' and 'cold', are the only category of words that exhibit these same properties.[10] Consider the word 'cold'. In, "It's cold outside," 'cold' might mean 2°C, whereas in, "Liquid nitrogen is cold," cold means −200°C. In a meteorological context, 'cold' means something much weaker and less demanding than in a chemical context, just as 'knows' means something much weaker and less demanding in bank case A than in bank case B.

So Contextualism boils down to the claim that 'knows' exhibits the same properties as gradable adjectives. However, 'knows' lacks the degree modifiers and comparative forms that all gradable adjectives possess. Consider the word 'big'. We can have 'bigger than', as in, "London is bigger than Edinburgh." By contrast, we cannot have, "Gog knows the sky is blue more than Magog knows the sky is blue," or similar. Likewise, we can have, "London is very big," but we cannot have, "Magog very knows that grass is green," or similar.

We might follow Stanley in considering 'really' as a potential degree modifier for 'knows', as in, "Magog really knows that grass is green" (Stanley 2005, 124–25). However, 'really' seems to be functioning to tell us that Magog *truly* knows. It is not fulfilling the function of a degree modifier, which in the case of 'knows' would be to increase the level of justification required in order to satisfy the predicate.(124). As one further candidate, I will consider 'for sure', as in, "Hannah knows for sure that the bank will be open." It seems at first glance that 'for sure' functions as a degree modifier, picking out a more demanding knowledge relation. In the negation of the attribution, "Hannah does not know for sure that the bank will be open," the promising

8. For the contextualist, the presentation of sceptical hypotheses raises the standards of justification so that 'know' refers to a stronger knowledge relation. Thus, the sceptic is only right when we entertain her. See Lewis (1996, 550) (1996).

9. I set sceptical matters aside. See Klein (2000)

10. Some claim that certain verbs (other than 'know') also exhibit these properties, but they are few in number and this is debated.

behaviour continues; this appears to say that Hannah does not satisfy some stronger knowledge predicate, although she may satisfy a weaker one. However, we face the same problem here as we faced with 'really'. In every other instance (e.g. "Grant is tall for sure"), 'for sure' means 'definitely', and it functions in a similar way to 'really'. When Hannah says she 'knows for sure' it seems that Hannah is making a claim about the likelihood of her self-attribution being true, rather than a claim about the strength of the knowledge. To reject this, one would have to argue that 'for sure' functions differently when applied to 'knows', but only then, and this adds to rather than solves the contextualist's problem. At any rate, the extent of the dis-analogy casts significant doubt on the gradability of knowledge.

Clearly, the contextualist has some explaining to do. There is a way out, but the road is bumpy, and it is not clear that Contextualism survives the journey. The contextualist can claim that 'knows' is *sui generis*, as Brown puts it, but this clearly needs a great deal of justification.[11] Why is 'knows' *sui generis*? Well, the contextualist might respond by pointing out that 'knows' is the only context-sensitive and gradable word about which there is a field of philosophical enquiry. Given that fact, would it be so surprising if it were a linguistic special case? Perhaps 'know' and its cognates have developed in line with an erroneous, common-sense understanding of the nature of knowledge as bivalent, as per the intuitively correct common-sense doctrine that, 'either you know, or you don't'.[12] Perhaps it was this folk conception that prevented degree modifiers and comparative forms from developing in ordinary usage. However, if we follow this road, we also have to explain why (1) and (2) do count as ordinary usage. The contextualist's central claim is that we ordinarily use 'knows' in a gradable way. Defending this claim against the linguistic objection by claiming that the word 'knows' and its cognates developed in a way that was heavily influenced by a non-gradable understanding of knowledge is perhaps too close to cutting off one's nose to spite one's face.

Notwithstanding the significant linguistic issues, we have plenty of reasons to believe that we do use 'knows' in a context-sensitive way—'knowing' is undoubtedly different in a murder trial than it is in a pub quiz—but this sort of evidence does nothing to save Contextualism as a linguistic theory.

3.2 SSI

SSI also offers an attractive resolution to the bank cases and others like them. SSI does this by claiming that some of the factors that determine whether or not a subject is in

11. By '*sui generis*' Brown, roughly, should be taken to mean that the word 'knows' is linguistically in a class of its own, being the *only* context-sensitive and gradable word that lacks degree modifiers and comparative forms.

12. I claim that the doctrine would be historically intuitively correct to folk subjects who have not considered bank cases, or similar.

a position to know that *p* are pragmatic (and thus not truth-directed), and that these include what is at stake for S over *p*. Unlike Contextualism, this means that SSI only manages to offer a solution at the cost of rejecting intellectualism, which amounts to what Kvanvig (2004) originally coined 'pragmatic encroachment' on knowledge. This, for many, is a pill that is very hard to swallow. In this section, I will outline why pragmatic encroachment is a problem for SSI before going on to consider the problem posed by certain types of third-person cases for SSI and the projectivist response thereto.

As Fantl and McGrath put it, pragmatic encroachment is *mad* (Fantl and McGrath 2009, 28). It's mad because it constitutes the loss of the intuitive, plausible doctrine of intellectualism. It just seems wrong that non-truth-directed factors are relevant to whether or not one is in a position to know. Of course, the SSI-ist could bite the bullet and say that some non-truth-directed factors, such as the stakes, *just are* relevant to knowledge. If the objector continues to insist that this is 'just wrong', then the SSI-ist would appear to be within her rights to request an alternative solution to the bank cases. Reed objects extensively to the pragmatic encroachment entailed by SSI, and he does indeed suggest an alternative (Reed 2013, 104–05). However, the alternative that he suggests is Contextualism and, as we have seen, this is not without problems of its own. Indeed, I do not accept, given what we have seen so far, that Contextualism is clearly preferable to SSI. Pragmatic encroachment might be a bit mad, but it is not *that* mad. Ultimately, SSI functions as an appealing and otherwise natural explanation of what is happening in the bank cases.

DeRose provides what he believes to be, "a killer objection," to SSI, which utilises the following case (DeRose 2005, 185) .

> **Thelma and Louise** Hannah and her wife, Sarah, are driving home on Friday afternoon. They plan to stop at the Thelma is being asked by the police whether John could have committed the awful crime they are investigating. Thelma admits that she does not 'know' various propositions on this matter unless she is in an extremely strong epistemic positions with respect to them. Thelma has reliable testimony that John was in the office yesterday, which would ordinarily be grounds for knowledge, but she holds that the weakest grounds for knowledge that John was in the office in her actual context would consist of, say, having seen John in the office herself. The police then ask Thelma whether Louise, who is elsewhere, would know whether or not John was in the office. Thelma knows that Louise is in the same epistemic position (in the intellectualist sense) as she is, so she replies, "No, she does not know either" (186–87).

In the case above, the stakes are very high for Thelma. If she says that John could have committed the crime without being sure enough that this is the case, she risks wrongfully incriminating John and perhaps even prosecution for the perversion of

justice if she makes a claim that she is really not justified in making. However, Louise is unaware of all this and so, for her, the stakes are not high at all. For the contextualist, attributions of knowledge are governed by the context of the attributor, so this poses no problem. However, on SSI, knowledge is sensitive to the stakes and the broader context surrounding the putative subject of knowledge. DeRose says that SSI predicts that Thelma will apply the lower standards salient in Louise's context and that she will thus attribute knowledge to Louise, and yet she does not (185). I would argue that although SSI predicts that denials of knowledge to Louise are false, it does not predict the choices of any speaker. At any rate, says DeRose, the SSI-ist must, "against very strong appearances," argue that Thelma's denial of knowledge to Louise is false (185). Although I concur that Thelma's denial is to me intuitively false, my intuition is far from 'very strong'.

The 'projectivist' defence (*alla* Hawthorne) against this objection is to claim that Thelma *rightly* denies herself knowledge and then *mistakenly* projects her own ignorance onto Louise (Hawthorne 2003, 162–66). The problem with this, according to DeRose, is that in cases where Thelma *does* know (e.g. she saw John herself), Thelma will still deny knowledge to Louise, even though she has no ignorance to project (DeRose 2005, 187).

What if, rather than projecting her own ignorance, Thelma projects the high stakes salient in the context of her self-attribution onto the context of Louise's hypothetical self-attribution? That is, what if Thelma actually means "no, Louise would not know, *if she were aware of the stakes*?"

Then, even if Thelma had knowledge, she could continue to project the stakes onto Louise and to thus deny her knowledge. If we pursue this amended defence, one might raise concerns that we veer too close to attributor-sensitivity rather than subject-sensitivity, or that we are heading towards a contextualist account. It seems to me that we avoid the former concern for the same reason that the original projectivist defence does. On my account, the claim is that Thelma *mistakenly* denies knowledge to Louise because she projects the high stakes salient in her own context. Interpreted as, "Louise does not (whilst still unaware of the stakes) know," we lose subject-sensitivity since the truth of this depends on features of Thelma's context only. Interpreted as per my account, as a modal claim about whether or not Louise *would* know once aware of the stakes, we clearly retain subject-sensitivity, since the truth of this depends on features of Louise's context only. However, the concern that we are heading towards a contextualist account may be more well-founded. To avoid this, I must assert that if Louise is unaware of the stakes, then Louise's self-attributions are true, but if she is aware of the stakes, then they are false. That is, whether or not Louise truly self-attributes knowledge in this case appears to be sensitive to the context of her self-attribution rather than to what is, whether she knows it or not, at stake for her. Thus, whilst this new projectivist defence avoids the problem pointed out by DeRose, it perhaps loses some of SSI in the process.

Nonetheless, this paper does not accept that this is a 'killer objection' to SSI. The prospects for an alternative defence against this sort of objection seem far from bleak, and the objection only applies to slightly unusual third-person cases, rather than to the very heart of the theory.

4 Conclusion

There is some debate as to whether or not it is more difficult to know something when there is a great deal at stake. Contextualism and SSI both offer attractive but differing accounts of the effects of the stakes on knowledge. On the other hand, empirical studies have impugned folk sensitivity, the very starting point of these theories, although the collective body of data is contradictory and inconclusive. In my opinion, SSI is better placed to explain stake-sensitivity than Contextualism, not because SSI offers a perfect, objection-free account, but because the linguistic objection to Contextualism is to my mind a strong, unresolved objection to the very essence of Contextualism that is stronger than any existing objection to SSI.

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